

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Levon Cooper Grace  
Debtor

Case No. 20-00711-JAW  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

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Date Rcvd: Apr 29, 2025

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:**

Recip ID	Recipient Name and Address
db	+ Levon Cooper Grace, PO Box 624, De Kalb, MS 39328-0624
cr	+ MUNA FEDERAL CREDIT UN, P O BOX 3338, MERIDIAN, MS 39303-3338
4974589	+ Eric C. Miller, Esq., for Towd Point Mortgage Trust 2020-1, U., LOGS Legal Group, LLP, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4854553	+ Health Financial Assis, 110 Veterans Blvd, Ste 450, Metairie, LA 70005-3027
4861383	+ MUNA Federal Credit Union, PO Box 3338, Meridian, MS 39303-3338
4854556	+ Melvin Benamon, 13629 Hwy 39 S, De Kalb, MS 39328-6320
4854557	+ Muna Fcu, P O Box 3338, Meridian, MS 39303-3338
4854563	+ Town Finance Corp, 107 22nd Ave South, Meridian, MS 39301-5944

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 29 2025 23:46:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 19:48:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 19:48:00	Towd Point Mortgage Trust 2020-1, U.S. Bank Nation, P.O. Box 65250, Salt Lake City, UT 84165-0250
4854554	EDI: IRS.COM	Apr 29 2025 23:46:00	Department of the Treasury- Internal Revenue Servi, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
4857235	^ MEBN	Apr 29 2025 19:44:55	Elizabeth Crowell Price, Esq., Attonrey for Towd Point Mortgage Trust 2, Dean Morris, LLC, 1820 Avenue of America, Monroe, LA 71201-4530
4854551	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Apr 29 2025 19:50:57	Exeter Finance LLC, Po Box 166097, Irving, TX 75016-6097
4964889	+ EDI: AISACG.COM	Apr 29 2025 23:46:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
4869398	+ EDI: AISACG.COM	Apr 29 2025 23:46:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4854552	+ EDI: BLUESTEM	Apr 29 2025 23:46:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4854555	+ Email/Text: ebone.woods@usdoj.gov	Apr 29 2025 19:48:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4854558	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 29 2025 19:48:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

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4854560	Email/Text: bankruptcy@republicfinance.com	Apr 29 2025 19:48:00	Republic Finance, 907 W Beacon St, Philadelphia, MS 39350
4881453	Email/Text: bankruptcy@republicfinance.com	Apr 29 2025 19:48:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, LA 70454
4854561	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 19:48:00	Select Portfolio Servi, 10401 Deerwood Park Bl, Jacksonville, FL 32256-0505
4854562	Email/Text: bankruptcy@towerloan.com	Apr 29 2025 19:47:00	Tower Loan, Pob 320001, Flowood, MS 39232
4856879	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 29 2025 19:48:00	Towd Point Mortgage Trust 2020-1, U.S. Bank, National Association, as Indenture Trust, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
4889943	+ Email/Text: bankruptcy@towerloan.com	Apr 29 2025 19:47:00	Tower Loan of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
4854564	^ MEBN	Apr 29 2025 19:44:46	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4854565	EDI: VERIZONCOMB.COM	Apr 29 2025 23:46:00	Verizon Wireless, 3 Verizon Place, Alpharetta, GA 30004-8510
4861730	+ Email/Text: bk@worldacceptance.com	Apr 29 2025 19:48:13	World Finance, World Acceptance Corp. Attn: Bankruptcy, PO Box 6429, Greenville, SC 29606-6429
4854566	+ Email/Text: bk@worldacceptance.com	Apr 29 2025 19:48:13	World Finance, 12449 Hwy 49, Ste D, Gulfport, MS 39503-2983

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4854559	*+	Nelnet, Po Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
Elizabeth Crowell Price	on behalf of Creditor Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com

District/off: 0538-3

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Eric C Miller

on behalf of Creditor Towd Point Mortgage Trust 2020-1 U.S. Bank National Association, as Indenture Trustee  
logsecf@logs.com

Harold J. Barkley, Jr.

HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com

Thomas Carl Rollins, Jr

on behalf of Debtor Levon Cooper Grace trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Levon Cooper Grace</u>	Social Security number or ITIN	<b>xxx-xx-2473</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-00711-JAW**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:**Levon Cooper Grace**Dated: 4/29/25
**By the court:** /s/Jamie A. Wilson  
 United States Bankruptcy Judge
**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**